VA Benefits

AFCPE Conference

Gina Klaus
Veterans Benefits Administration
Office of Policy and Program Management

November 2009

Key Benefits and Services

- Post 9/11 GI Bill
  - Eligibility
  - Benefits
  - Yellow Ribbon
- Educational Programs
- In-Service VA Benefits
- Pre-discharge
- Home Loan Guaranty

Post-9/11 GI Bill Eligibility

Individuals with active duty service after 09/10/01 who:

- Serve a period of 90 aggregate days
- Serve a period of 30 days and receive a disability discharge

NOTE: Individuals are eligible while on active duty after serving a period of 90 days

Post-9/11 GI Bill Eligibility

- Qualifying active duty includes:
  - Full-time duty in the Armed Forces, other than active duty for training
  - A call or order to active duty under Title 10
- Active duty periods may begin at any time, however, only portion after 09/10/01 can be used to establish eligibility

Post-9/11 GI Bill Eligibility

Service Requirements (after 9/10/01 serve an aggregate of)	% of Maximum Benefit Payable
36 months	100
30 continuous days (Must be discharged with a disability)	100
30 months, but less than 36 months	90
24 months, but less than 30 months	80
18 months, but less than 24 months	70
12 months, but less than 18 months	60
06 months, but less than 12 months	50
90 days, but less than 06 months	40

Post-9/11 GI Bill Period of Eligibility

- 15 years from last release from active duty of at least:
  - 90 consecutive days
  - 30 consecutive days if released for disability
- If eligibility is based on aggregate service of less than 90 consecutive days, individual will have 15 years from the last period of service used to meet the minimum service requirements for eligibility

Post-9/11 GI Bill Elections

Individuals eligible for one of the following benefits may be required to make an irrevocable election to receive benefits under the Post-9/11 GI Bill

- Montgomery GI Bill-Active Duty (aka MGIB-AD or chapter 30)
- Montgomery GI Bill-Selected Reserve (aka MGIB-SR or chapter 1606)
- Reserve Educational Assistance Program (aka REAP or chapter 1607)

Post-9/11 GI Bill Benefit Payments

- Tuition and Fees
- Monthly Housing Allowance
- Stipend for Books and Supplies
- Yellow Ribbon

Post-9/11 GI Bill Tuition and Fees

- Individuals on active duty are eligible for tuition and fees charged
- Individuals not on active duty are eligible for the lesser of:
  - Tuition and fees charged; or
  - Tuition and fees charged for full-time, undergraduate training at the most expensive public institution of higher learning in the state where the student is enrolled

Post-9/11 GI Bill Monthly Housing Allowance

- Equivalent to the Basic Allowance for Housing for an E-5 with dependents
- Amount determined by zip code of the school where the student is enrolled

  http://perdiem.hqda.pentagon.mil/perdiem/bah.html
- Payments issued directly to the student on a monthly basis

Post-9/11 GI Bill Monthly Housing Allowance

Individuals ***are not*** eligible for the monthly housing allowance if they are:

- On active duty
- Training at ½ time or less
- Pursuing training solely by distance learning

Post-9/11 GI Bill Books and Supplies

Up $1,000 per academic year

- Payments issued directly to the student in a lump sum for each quarter, semester or term
- Active duty members are not eligible
- where the student is enrolled

Yellow Ribbon Program

- Institutions within the U.S. may voluntarily enter into an agreement with VA to fund tuition and fee costs that exceed the highest public in-state undergraduate tuition and fees
- Provides additional funding for:
  - Training at private institutions
  - Graduate training
  - Out-of-state tuition
- Only individuals entitled to the 100% benefit rate may receive this funding

Yellow Ribbon Program

- VA will match each additional dollar that an institution contributes, up to 50% of the difference between the student's tuition benefit and the total cost of tuition and fees
- The combined amounts may not exceed the full cost of the school's established charges

Post 9/11 GI Bill Transfer of Entitlement

Transfer of Entitlement

- An individual eligible for the Post-9/11 GI Bill based on his/her own active duty service may transfer up to 36 months of entitlement to a dependent(s)
- The Department of Defense (DoD) and the Department of Homeland Security (DHS) may authorize transfer of benefits and restrict the number of months transferred

Post 9/11 GI Bill Transfer of Entitlement

- To be eligible to transfer entitlement an individual must:
  - Be in the Armed Forces on August 1, 2009
  - Have completed 6 years in the Armed Forces
  - Agree to serve 4 more years in the Armed Forces
- DoD/DHS has written rules for individuals who, due to military rules or retirement, cannot agree to serve four more years after August 1, 2009
- A transferor may revoke or modify the number of months of transferred benefits
- Benefits may not be transferred to a new dependent once the transferor is no longer a member of Armed Forces

VA Education Programs

- Post 9/11 GI Bill- (Chapter 33); August 2009
- Montgomery GI Bill – Active Duty (Chapter 30)
- Montgomery GI Bill – Selected Reserve (Chapter 1606)
- Reserve Educational Assistance Program (REAP) (Chapter 1607)
- Dependents' Educational Assistance (DEA) (Chapter 35)

New Legislation

- Approximately 25 new education bills amending the Post-9/11 GI Bill currently on the floor
- Passed into law: Marine Gunnery Sergeant John David Fry Scholarship: amends the Post-9/11 GI Bill (chapter 33) to include the children of service members who die in the line of duty after Sept. 10, 2001.

In-Service VA Benefits

- VA Benefits for those serving on active duty:
  - Home Loan Guaranty
  - Education Services
  - Servicemembers' Group Life Insurance
  - Traumatic Servicemembers' Group Life Insurance
  - Allowance for Adapting an Automobile
  - Special Adaptive Housing Grant
- Services available 180 days prior to separation
  - Pre-discharge Services
  - Special Issues to Work

Disability Evaluation System

- DES Pilot began on November 26, 2007, in the National Capital Region
- The Pilot has Three Principal Concepts:
  - Single Disability Examination based upon VA Examination templates and worksheets
  - A Single Disability Rating by VA that is binding upon both Departments
  - Expeditious payment of VA benefits after a Servicemember is separated from Service

Disability Evaluation System

- Current 21 Participating DES Pilot Sites
  - NNMC, MD
  - Walter Reed AMC, DC
  - Andrews AFB, MD
  - Ft. Belvoir, VA
  - Ft Meade, MD
  - Balboa NMC, CA
  - Ft. Stewart, GA
  - Camp Pendleton, CA
  - Bremerton NMC, WA
  - Vance AFB, OK
  - Camp LeJeune, NC
  - Fts. Richardson/Wainwright, AK
  - Ft. Drum, NY
  - Ft. Polk, LA
  - Elmendorf AFB, AK
  - Travis AFB, CA
  - Ft. Carson, CO
  - Brooke Army Medical Center, TX
  - MacDill AFB, FL
  - Nellis AFB, NV
- Phase Two Planning under way for 7 additional sites

Pre-Discharge Services

Benefits Delivery at Discharge (BDD)

- Between 60-180 days of separation from active duty
- Servicemembers submit a disability compensation claim prior to separation through submitting service treatment records and completing a medical examination
- Includes National Guard and Reservists
- Legacy MEB/PEB where DES Pilot is not available

Pre-Discharge Services

- Quick Start
  - With less than 60 days remaining on active duty
  - Includes National Guard and Reservist
  - Servicemembers submit claim for service connected disability compensation
  - Medical examination process required
  - Legacy MEB/PEB where DES Pilot is not available
- BDD and Quick Start Claims processing is available at all locations where VA excepts claims to include Veterans Online Application

Loan Guaranty

- No dollar down-payment loans made by mortgage lenders
- VA guarantees up to $104,250.00
- Maximum no downpayment loan: $417,000.00 in most areas; may be higher depending on area median price
- Funding Fee (Regular Military)
  - 1st time use 2.15%
  - 2nd time use 3.3%
  - Funding fee waived for those with compensable service-connected disabilities

Specially Adapted Housing

- $60,000 Specially Adapted Housing (SAH) grant
  - Provides wheelchair-accessible home for severely disabled servicemembers and veterans
  - May be used up to three times, not to exceed maximum amount of the grant
- $12,000 Special Home Adaptations (SHA) grant
  - For veterans or servicemembers who are blind or have loss (or loss of use) of both hands
  - May be used up to three times, not to exceed maximum amount of the grant

❖ Includes veterans and servicemembers with permanent and total service-connected disabilities resulting from severe burn injuries

Specially Adapted Housing

- Temporary Residence Assistance (TRA) grant
  - For veterans or servicemembers temporarily residing in a family-member-owned home
  - SAH-eligible veterans - up to $14,000
  - SHA-eligible veterans - up to $2,000

❖ Includes veterans and servicemembers with permanent and total service-connected disabilities resulting from severe burn injuries

Questions?

Compensation & Pension: 800.827.1000
Loan Guaranty: 800.244.6711
Insurance: 800.669.8477
Vocational Rehabilitation: 800.827.1000
Education: 888.442.4551

Website Location: www.va.gov